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UHC Certification 2023/2024 Exam| Actual Questions and Verified Answers| A Grade

Q: A government program, offered only through a private insurance company or other private company approved by Medicare, that provides prescription drug coverage describes which of the following:

Answer:
Medicare Parts A and B

Q: Which of the following statements is true about eligibility requirements for Medicare Prescription Drug Plans?

Answer:
A consumer must be entitled to Medicare Part A and/or enrolled in Medicare Part B

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Q: What are two options for Medicare consumers to get Part D prescription drug coverage (assuming they meet all eligibility requirements)? (Select 2)

Answer:

Q: Which of the following statements is not true about the Coverage Gap?

Answer:
All members reach the Coverage Gap

Q: Which of the following options are drug utilization management (UM) rules? (Select 3)

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Answer:

Q: Which of the following best describes the Late Enrollment Penalty (LEP)?

Answer:
The amount added to the member's monthly plan premium if they did not enroll in a Medicare Advantage plan with Part D benefits or stand-alone prescription drug plan when they were first eligible for Medicare Parts A and/or B or went without creditable prescription drug coverage for 63 continuous days or more.

Q: Through which means is financial assistance offered to a consumer who qualifies for Low Income Subsidy for their part of Medicare Part D costs?

Answer:
Through subsidies such as lower or no monthly plan premiums and lower or no copayments

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Q: Medications that are covered in a Plan's formulary have various levels of associated member cost-sharing (copayments or coinsurance). What are these drug levels called?

Answer:
Drug tiers

Q: In states where Medicare Supplement Insurance underwriting criteria can apply, all of the following underwriting criteria apply EXCEPT:

Answer:
Consumers may be underwritten to determine their acceptance and, if applicable, their rate.

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